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When Insecurity Shatters Women's Economic Activity: Women's Petty Trade in Dédougou under the Strain of Terrorism (Burkina Faso)

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Abstract

This study analyzes the impact of the security crisis linked to terrorism on women's small businesses in Dédougou, a town in the Boucle du Mouhoun region (Burkina Faso), which has become a centre for internally displaced people. A mixed approach combining a questionnaire administered to 130 traders and 40 semi-structured interviews with various stakeholders (shopkeepers, customers, town hall, NGOs, chambers of commerce) was used. Terrorism disrupts supply circuits, causes price inflation (a bag of onions going from 15,000 to 60,000 FCFA), reduces the customer base by 70.66% and saturates the urban market. 71.54% of traders say they are dissatisfied with their income. Faced with these challenges, they develop resilience strategies by organizing tontines, carrying out multiple activities, taking out interpersonal loans and turning to family support. The crisis aggravates the vulnerability of women in the informal sector, with 73% of respondents claiming that they do not receive institutional support, revealing deep structural gaps in public support systems.

Keywords: Petty trade, women, terrorism, inflation, Burkina Faso

Introduction

In developing countries, and particularly in sub-Saharan Africa, the informal sector constitutes the main space for economic integration of vulnerable populations. Women occupy a unique place, both central and precarious. International Labour Office (2018) notes that globally, 63% of men work in the informal sector compared to 58.1% of women. However, this proportion is reversed in the countries of the South, particularly in sub-Saharan Africa where 92.1% of working women work in the informal economy. Sauvy (1984) had already observed that African women constitute the largest contingents of operators in the informal sector, through commercial activities of all sizes covering a wide range of agricultural and industrial products.

For authors like De Vreyer and Roubaud (2013), the informal sector is the most feminized in West Africa with 53% of activities, but this feminization is accompanied by low remuneration and a concentration in the most vulnerable jobs. Small business constitutes the dominant activity of these women. Nsabimana (2021) demonstrates through a macroeconomic approach that women are actors in the creation of wealth and jobs and that the informal sector is a source of resilience to social shocks. Brenton et al. (2011) confirm that women's small businesses contribute to food security and represent, in 80% of cases, the main source of household income. Mehra (1997) recalls that recognizing women as agents of sustainable economic development responds to both an argument of equity, their right to participate in economic activities, and an argument of efficiency, with regard to their contribution to the local, national and household economies.

However, women's economic participation in this sector faces numerous structural obstacles. The OECD (2011) identifies social, economic, cultural and institutional factors that limit their market access. Neumark and McLennan (1995) also discuss cultural discrimination and social norms that hinder their economic emancipation. These systemic constraints constitute the breeding ground on which a much more immediate threat such as the security crisis arises. Since the resurgence of terrorism and violent extremism in the Sahel region, civilian populations have faced increasing threats. Women, as economic actors and vulnerable members of their communities, are the first victims. Indeed, terrorist attacks primarily affect the North, East and Boucle du Mouhoun regions, areas where women play a central role in food production. Oecd (2020) observes that the centuries-old agricultural practices of these women, based on the cultivation of millet, sorghum, corn and rice, have been virtually interrupted since 2015 due to forced displacement caused by the attacks. Mahsn (2025) and Unhcr (2023) note that these attacks lead to massive displacements of populations faced with poverty and insecurity, of which women and children suffer the greatest effects. Indeed, Frey et al. (2007) identify four main mechanisms by which terrorism affects the economy. They identify the destruction of infrastructure and the loss of human capital, the reduction of foreign direct investment and tourism, the distortion of consumption and investment behaviour, and the increase in security measures weighing on foreign trade. Their analysis of trade flows between more than 200 countries over the period 1960-1993 shows that a doubling of terrorist attacks leads to a 4% drop in the volume of bilateral trade. For Abadie and Gardeazabal (2003), developing countries pay a disproportionate toll. Gaibulloev and Sandler (2009) estimate, from a sample of 35 Asian developing countries, that each additional terrorist attack reduces the rate of economic growth by approximately 1.4%.

In the context of Burkina Faso, Habboul (2023) notes that the rate of economic growth fell to 2.7% in 2022, compared to 6.9% in 2021, notably due to terrorist attacks. Inflation jumped to 14.6% in 2022. Hamadou (2019) illustrates, through the example of Niger, by showing how terrorist attacks can lead to the total shutdown of entire sections of the local economy. For example, in the Diffa region, which earned 35 billion CFA francs from fishing and pepper cultivation, saw these activities suppressed by state decision in order to deprive terrorists of resources. The impact is particularly severe on the informal sector, where women are the majority. THE UNDP (2019) reveals that 16 of 18 countries targeted by terrorism have lost, on average, $95 billion per year from informal economic activity since 2007. Sekrafi et al. (2020) emphasize that the impact of Islamist terrorism on African economies is negative for the formal sector but can generate positive effects on the informal sector in certain contexts, due to substitution phenomena. Abidin and Sekrafi (2020) establish, moreover, a close relationship between the expansion of the informal economy, terrorism and the increase in public debt, the reduction in tax revenue fueling a vicious circle of economic destabilization.

This study on women traders aims to analyse the mechanisms by which the security crisis affects the commercial activities of women in the city of Dédougou, and to identify the resilience strategies developed by these economic actors in the face of adversity.

Methodology

Presentation of the Study Area

Dédougou, capital of the Mouhoun loop region is located in the northwest of Burkina Faso, it is part of the Mouhoun province which has six (06) rural communes (Douroula, Tcheriba, Safané, Kona, Ouarkoye, Bondoukuy) and one urban commune (Dédougou). With an area of 1,352.56 km², the city has 124,090 inhabitants (RGPH, 2019). Also called the city of Bankuy, its density is 29 inhabitants/km² and has seven (07) sectors. Distant 230 km from Ouagadougou and 176 km from Bobo, the town of Dédougou constitutes a strategic crossroads for trade between the towns and villages of the region and also with the Republic of Mali. On a social level, Dédougou is home to almost all ethnic groups in the country and the majority of this population is Bwaba (natives). However, the choice of this city is explained by the fact that it is the main city receiving most of the villages evicted by armed terrorist groups in the Bankuy and Sourou region (former Boucle du Mouhoun region). Indeed, 118,489 internally displaced people have been recorded since the start of the crisis (Conasur, 2023). Consequently, this city appears as a laboratory to observe the recomposition of women's economies under the pressure of the massive arrival of evacuated surrounding villages.

Study Population

Our study concerned all women traders in the town of Dédougou as well as individuals, their husbands, leaders of associations of women traders, customers, the Chamber of Commerce, NGOs and the town hall. Our study was carried out among women traders in the large market, the small market in sector 6, the areas surrounding major roads and bus stations.

Study Methods

As part of our research, we adopted a mixed approach, combining quantitative and qualitative data collection methods. The use of the quantitative method led us to the development and administration of an electronic questionnaire on the Kobo tool box platform and an interview guide for women running a small business. The interviews were individual and semi-structured. The use of the qualitative method allowed us to collect the opinions of the respondents using an interview guide in order to understand the perception of the effects of this security crisis on commercial activity. The quantitative survey was done to understand the extent of the phenomenon on commercial activity.

Sampling and Sample

In the absence of a sampling frame, quantitative sampling was carried out using simple random sampling. Regarding the qualitative method, we favored the method of reasoned choice with inclusion criteria such as being in the administration of market management, bus stations, informal sector associations. The objective of researching the heterogeneity of the actors was to capture the cross-perception in order not to remain prisoner of a standardization of the information collected. Not having a defined number of people to survey beforehand, we opted for the principle of saturation to end the survey. At the end of the survey, the electronic questionnaire was administered to 130 traders in the town of Dédougou and carried out 40 individual semi-structured interviews. The distribution of the sample is shown in the table below.

Table 1. Quantitative and qualitative sample

Sample type	Categories surveyed	Number of respondents
Quiz	traders	130
Qualitative	Shopkeepers	22
	Customers	13
	The town hall	1
	The Chamber of Commerce	1
	NGO	1
	Groups or associations of women traders	2
Total		170

Data Analysis

The data collected was carried out in four languages, namely Bwamu, Jula, Moore and French. However, these empirical data were transcribed directly into French for analysis purposes. The interviews were analysed manually, which made it possible to group the responses by category or trend. We then carried out a thematic content analysis. As for the quantitative data, the Excel file extracted from the kobo collect platform was exported to SPSS 2020 software for descriptive analysis purposes. However, the charts were generated from Excel. However, this analysis followed the code of ethics and professional conduct of the human and social sciences. Indeed, informed consent and free participation of participants was guaranteed to respect their rights. In addition, the data was recorded and coded in order to preserve anonymity and confidentiality.

Results

Sociodemographic Profile of Respondents

The age of the traders surveyed is between 10 and 80 years old. The vast majority of them are aged between 21 and 60 years (86.21%). More precisely, the most represented age group is that of 31-40 year olds (26.95% of the sample), followed by 41-50 year olds (23.85%). This variable makes it possible to understand the motivations and logic of the respondents. Almost all of the traders are married, i.e. 83.08%.

Singles, widows and divorcees represent 9.23%, 4.62% and 3.08% of the sample, respectively. The high representation of married women in commerce can be explained by their desire for economic empowerment and their contribution to family expenses. It also appears that 46.92% of traders working in the informal sector are illiterate.

Those who have a primary or secondary level represent 26.15% and 24.62% respectively. Merchants with a higher level are poorly represented (2.31%). This reflects the fact that the informal sector generally accommodates women with a low level of education.

Finally, 58.46% of traders are residents and 41.54% are internally displaced persons. This strong representation of internally displaced women traders is justified by their capacity for resilience in a context of chronic impoverishment. Their massive presence in the commercial sector illustrates that it appears to be the most accessible and requires few economic start-up resources.

Table 2. Socio-demographic characteristics of the respondents

Categories	Value	Frequency	Percentage
Age	Under 20	5	3,85
	[21-30]	27	20,78
	[31-40]	35	26,95
	[41-50]	31	23,85
	[51-60]	19	14,63
	[61-70]	5	3,85
	[71-80]	1	0,77
	N / A	7	5,38
Marital status	Bride	108	83,08
	Bachelor	12	9,23
	Widow	6	4,62
	Divorcee	4	3,08
Level of study	Superior	2	2,31

Categories	Value	Frequency	Percentage
	Secondary	2	24,62
	Primary	34	26,15
	Illiterate	61	46,92
Status	Resident	76	58,46
	PDI	54	41,54

Source: Field Survey, November 2023

Most of the women traders sell condiments (62.30%). This includes the sale of market garden products such as tomatoes, onions, eggplants, peppers, etc. and other food products (watermelons, bananas, yams, etc.). Those who sell bread represent 13.08% of the sample. This is followed by the sale of cereals (11.54%), catering (8.46%), the sale of dolo (3.08%) and the sale of charcoal (1.54%). The challenges they face, however, vary greatly depending on the sector of activity.

Table 3. Types of economic activities

Type of business	Frequency	Percentage
Sale of charcoal	2	1,54
Sale of dolo	4	3,08
Restoration	11	8,46
Cereal	15	11,54
Sale of bread	17	13,08
Sale of condiments	101	62,3
Total	150	100

Source: Field Survey, November 2023

In addition to these commercial activities, some respondents carry out two or more income-generating activities in order to meet their economic and social needs. They justify this diversification by the security situation to the extent that carrying out a single business in times of insecurity brings little and the profits struggle to cover their needs. This is confirmed by the respondent K. A. (married, 35 years old, illiterate) in these terms: “I sell millet, charcoal and watermelons. »

Supply challenges in a context of insecurity

The majority of traders surveyed get their supplies from the Dédougou markets. Their active participation in these markets is linked to difficulties in accessing production areas. They obtain their supplies from wholesalers who obtain the products through producers in surrounding localities (Wona, Dî, Soukuy). The increase in terrorist acts forces the latter to fall back on local markets. Added to this is the lack of means of transportation and the physical incapacity of some, given their age and state of health. The respondent (married, 62 years old, illiterate) testifies:

> I'm going to get my condiments and everything else at the Dédougou market here. I don't have the strength anymore, so I'm only getting by little by little. As there is no market, if you want us to come and deliver the products to you, these are expenses; so I prefer to refuel myself.

Furthermore, they easily obtain their products in Dédougou from wholesalers. The area being agro-pastoral par excellence, commercial products are available on site. For legumes and certain market garden products, they source their supplies locally. Manufactured items, on the other hand, are generally acquired in Bobo-Dioulasso, Ouagadougou, Koudougou and Ouahigouya. The potato, for its part, most often comes from Ouahigouya. Regarding supply arrangements, telecommunications resources are extensively used to facilitate the supply and sale of products. Respondent D. S. (married, Samo, Muslim, illiterate resident) explains: “It's a question of relationship, and since Bobo is next door, we send the money to our supplier and, by the evening, we have the product. »

In addition, sellers of market garden products are faced with conservation difficulties using chemicals but also due to a lack of infrastructure for preserving vegetables and fruits. These traders of market garden products lose the majority of their commercial products due to their rapid rotting. Some are forced to get rid of them at a low price or consume them with their family, which leads to a drop in their profit margins. M. M. (married, 40 years old, Bwa, illiterate, condiments) declares:

> Commerce, sometimes you can take products and it works. If it doesn't normally pay off, especially bananas, it frequently spoils. You can take 50 kg, but if you don't buy it properly, half of it goes bad. It's easy for bananas to spoil. If you go out with that today, tomorrow and the day after tomorrow, we can't sell it anymore. Products spoil a lot. With the chemicals used in ripening and the heat period, they contribute to deteriorating the conservation of condiments.

Added to this is market saturation. The massive arrival of internally displaced people in the city has increased the number of women traders. Women often sell the same products, which explains the slowness of the market. This analysis is confirmed by P. T. (married, Mossi, Catholic, illiterate, condiments):

> We no longer earn as before, because there is no market. We do a little so as not to sit idle. And as there are many displaced people, many are also involved in this same trade: many were trading where they were and, by coming here, they added to it. So many are walking around with the same thing. Often, things don't go like past years.

For other traders, the collection of taxes has a considerable impact on traders' income. Some respondents also complain about the high cost of stores. They believe that the municipal authorities should review the tax issue in this time of insecurity. They are certainly aware that these levies contribute to the development of the municipality, but require support. S. M. (married, 52 years old, Mossi, Muslim, illiterate, condiments) adds:

> Yes, we pay taxes; it is said that the door costs 3,000 CFA francs per year. We also pay for the house, the owner says 15,000 F per month. An amount that we negotiated to decrease, because it is too much and there is no market. You sit down, there are no customers. To tell the truth, there is no market, times are hard, he is asked to reduce and he refuses. Ah! We're doing like this for the moment. But if I have good opportunities, I will look for another place of sale and leave here, because it is too expensive. If you work with what doesn't suit you, it's not easy.

The impact of terrorism on income and consumption

This graph below allows us to understand the impact of the security crisis on the purchasing power of households and traders. Before the crisis, 91.33% of traders estimated that there was a large influx of customers purchasing their market garden and other products. Since then, there has been a 70.66% drop in customers. This fall is not without consequences on the income earned from the sale of products. For traders, the difficulties of access to goods and the loss of economic assets of the populations due to insecurity explain, on the one hand, the rise in prices and, on the other hand, the drop in the purchasing power of households.

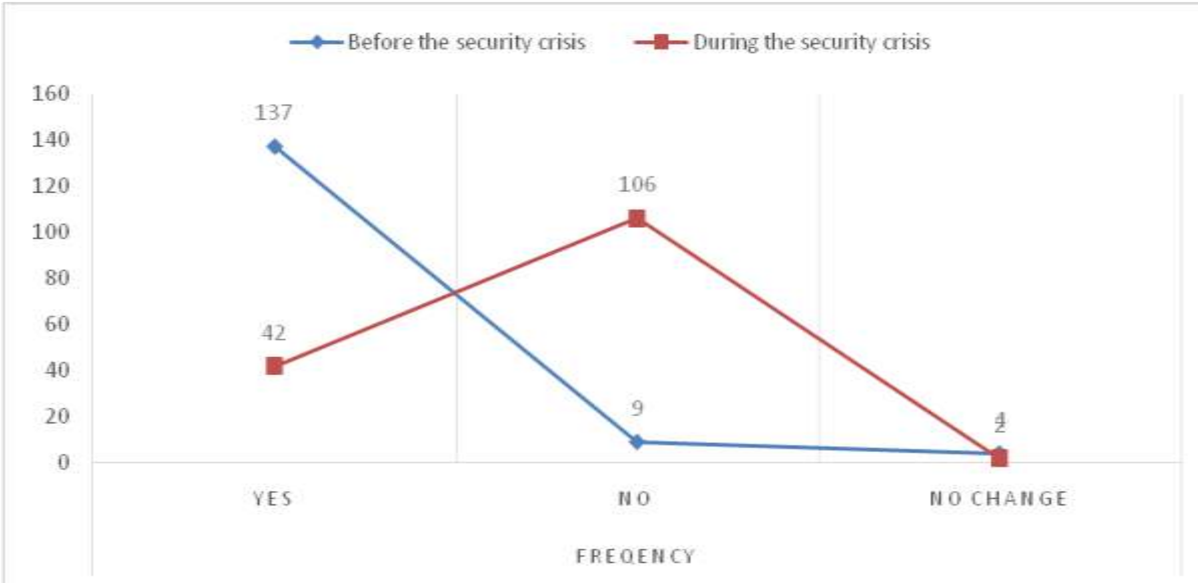

Figure 1. Representation of customers before and during the security crisis
Source: Field data, November 2023

Insecurity has negatively influenced trade between major centers and villages occupied by armed terrorist groups. The populations who formerly constituted a clientele for the traders are now found in Dédougou. The disappearance of small businesses in rural areas under terrorist threat has a direct impact on the activity of urban women traders. The more rural women's small businesses prosper, the more the city's traders have a clientele; rural traders constitute potential customers for manufactured, artisanal and food products, the slowdown in their activity also reduces the urban customer base.

Internally displaced women (IDFs), who formerly constituted the main clientele, try, in this context of forced displacement, to carry out income-generating activities in the same way as indigenous people in order to provide for the needs of their families. The consequence is market saturation, which inevitably impacts revenues. This crisis is particularly affecting sellers of pots, canaries, bread and fish. For bread sellers, for example, terrorism has considerably slowed down their activities. They are no longer able to serve the surrounding villages. Furthermore, the eviction of businesses at the Nazi-Boni roundabout, for security measures in the armed forces camps, interrupted economic exchanges between the bread sellers and the travelers who bought their supplies there. Before the security deterioration, traders had access to the villages of Souri, Soukuy, Passakongo and Kari to sell their products at more affordable prices. They were able to easily sell their items. The respondent D. A. (single, 26 years old, Samo) declares:

> Before the crisis, in any case, I can say that it was even better. So, as there are areas, villages that we were forced to flee, there is poverty. There's no money, so the market is a bit weird.

The conditions were really ripe for trading. The cost of transport facilitated the supply of manufactured products from large centers, but also of market gardening and cereal products, easily available in villages like Badala, Soukuy or Dî. The respondent K. A. (married, 35 years old, Mossi, Muslim, illiterate, condiments) maintains:

> We bought millet at 350 F and sold it at 400 F per can of tomatoes. It's as if it was 50 F profit. But last year, it was between 200 and 250 F per can of tomatoes, and we sold for

> 300 F. Today, it's hard. We take the bag for 20,000 F, or even more. Before, it was between 10,000 and 12,000 F. Because of the context of insecurity, we can't even find enough. For coal and watermelon, I get supplies on site. It is with what I earn that I feed the children and clothe them. But before, when there was peace, things worked well and the children's education benefited. Today it's hard, very hard.

Sellers of manufactured items were profiting from their activity before the crisis. They were the main suppliers of the surrounding villages. The same was true for artisanal products (pottery) and food products (bread). The climate was favorable to trade: city traders delivered to those in the countryside, and vice versa. The respondent C. A. (married, Mossi, Muslim, illiterate, condiments) states: "It is the security crisis that means that I sell on site. Otherwise, before, I moved around. I visited the markets of Dî, Gassan, Kari, Ouarkoye, Koumana, and it worked very well. » Certain small businesses such as the sale of dolo, catering, as well as a few condiment sellers are thriving despite the security crisis and the impoverishment of households. The massive arrival of the displaced population in the city constitutes a significant clientele for this category of traders.

Terrorism price inflation of commercial products

Terrorism impacts product supply and availability. This also affects the price, quantity and quality of the products. Populations from villages under terrorist threat migrate to the city, making Dédougou a hotbed for internally displaced people. These farmers, who once supplied the cities, now become unproductive consumers in urban areas. We are therefore seeing low production, which has an impact on product availability. This low availability can also be explained by the fact that certain villages under terrorist embargo are struggling to sell their products. In certain villages like Badala, the terrorists have formally banned the sale of cereal products, except sesame, peanuts and cotton. The rarer the product, the more its value increases. K. S. (married, Mossi, Muslim, illiterate, condiments) maintains:

> Before, we took the bag of onions in villages like Dî, Wona, Badala for 15,000 F, but currently the same bag costs 60,000 F. The bag of eggplant cost 10,000 F and is obtained at 15,000 F today. As Badala is no longer accessible, getting the cabbage is no longer easy. Which means we have to buy 7 balls of cabbage for 2,000 F.

Another respondent (married, 62 years old, Bwa, illiterate, condiments) adds:

> Do you see the eggplants? I went to buy them, 3 to 100 F. You buy them at a very high price and, if it doesn't end the same day, the next day it becomes smaller and you can no longer sell and get your money.

The low availability of products influences their price, quantity and quality on the market, which has an impact on the household basket. When a product is scarce, its price increases and quantity decreases. Inflation weighs more on consumers, who are forced to consume. Hence the need to develop adaptation strategies, as illustrated by the words of K. Ag. (married, 28 years old, Samo, client):

> Regarding the price of products, everything has increased. Before, with 1,000 F, I made a two-day sauce, but now it's serious: I spend 1,000 F and more and the sauce is always small. I have to add a lot of water to make it enough for us, and that means the meal is no longer delicious as before. For me, there is quality on the one hand, but it is expensive. And when we talk about quality, we no longer talk about quantity, and often even more about quality, because there is a shortage. Last time, I paid for wood that wasn't completely dry: they mix what's dry with what's not. Sometimes you have to pay like that because you need to.

It also emerges from our study that in addition to insecurity, other factors, such as climatic hazards, influence the availability of agricultural products. The scarcity of rains last year affected farmers' yields. The food obtained does not cover the annual food needs of the farmers, a fortiori they do not allow for sale. The irregularity of the rains causes poor harvests, which reflects the low availability of products on the market.

The rise in prices is not only linked to scarcity but to speculation on certain products by certain traders. They create shortages on the market in order to increase the price on the market. Yet traders point the finger at terrorism to justify the surge in prices. Mrs. K. (married, 46 years old, Mossi, Muslim, secondary school, condiments) states: “It is true that the unavailability of products is due to poor rainfall and insecurity, it is also the bad faith of traders which makes the products expensive. »

The data collected shows that only 27.69% of traders are satisfied with the income from the businesses carried out, unlike 71.54% of them who are dissatisfied. The satisfaction of some traders is due to the fact that their business is thriving despite the security crisis. This is the case for the majority of dolo sellers, restaurateurs and certain condiment sellers. For dolo, the movement of populations towards Dédougou increased the number of consumers. The same logic applies to catering and the sale of condiments. This category of traders is doing good business in these times of insecurity. As far as dolo is concerned, the dolotières are able to quickly sell all of their production. These activities, among the most profitable, allow them to meet family needs and make investments. K. S. (married, Mossi, Muslim, illiterate, condiments) states:

> Truly, I thank God, because I manage to do what I want: pay for my children's school. I was even able to buy a motorbike, pay for land and provide food for the children. Does it exceed that? So, I give thanks to God.

Unlike those who are satisfied, terrorism has had a significant impact on women's small business in general, since 71.54% declare themselves dissatisfied. This dissatisfaction is linked to the lack of customers, a consequence of low purchasing power. In addition, the reception of IDPs by certain traders increases family costs, which prevents them from saving and investing. Their main concern is to ensure adequate subsistence for these IDPs. For some, the profits are so small that they are entirely spent on daily food expenses. Capital does not increase, activity stagnates and becomes precarious. The slightest loss reduces the capital.

Resilience capacity in the context of a security crisis

Faced with the crisis, women traders are adopting several strategies to revive themselves in the event of loss or bankruptcy. The study identified various forms of resilience. First, some respondents said that the savings made during peacetime allowed them to continue their activities. They also undertake several parallel activities. This gymnastics allows them to cope with the effects of terrorism. This is the case of O. A. (married, Mossi, Muslim, secondary school, condiments): “With the security crisis, there are no customers like that. I have to do the cleaning at the CHR to compensate for the void. » Others, not having sufficient business capital, mobilize their connections to obtain products on credit from wholesalers, resell them, keep the profit and return the capital. The respondent K. Z. (married, Mossi, Muslim, illiterate, condiments) states:

> In case of loss, as you take a lot from the same person, you will explain your problem to them: since you don't have the money, you take the condiments, you come and sell them, and you pay back little by little.

Tontine is the most widely used strategy. It allows women to save and obtain credit to revive themselves in the event of a loss. A respondent (married, 62 years old, Bwa, illiterate, condiments) declared:

> Well, I manage to support myself because I am part of an annual tontine of women called "dibakè". Thursdays are our meeting days; The contribution ranges from 500 F to 2,500 F maximum. It is not obligatory, but the minimum amount is 500 F and the limit is 2,500 F. Once you start with an amount, you must continue with that amount. Women look at each other when it comes to work, so they want to pay the same amount. If you start with 2,500 F, you must continue with this amount; but it doesn't have to be the day you don't have. The amount which is obligatory is 150 F: it is used at the end of the year to buy uniforms for the party, to prepare a meal and to buy drinks; That's obligatory, because it's no longer for you but for the group, you have to scramble to pay them.

Rising prices, due to the security crisis and climatic hazards, are also forcing customers to adapt. The results show that some clients have changed their lifestyles, particularly their eating habits. They deprive themselves of certain pleasures to adapt to the context and worry less about the quality of meals. Customers remove condiments that are not essential for cooking from their lists, while waiting for the conditions to be right again. Mrs. S. (married, 25 years old, Mossi, Catholic, superior, client) testifies:

> Really, given the high cost of products, I stopped using certain condiments such as cabbage, onions, in favor of others. I don't complicate my life. You have to simplify things when things aren't going well.

Given the general rise in prices, customers are also initiating tontines to obtain certain products and items. They make tontines of dishes, food, loincloths, etc. For fresh condiments, some women set up small gardens in their yards to provide easy access to products and limit expenses. C. R. (married, 57 years old, Bwa, primary school, illiterate, client) testifies:

> In any case, I have had my little garden for 5 years, I raise chickens, I make soumbala, and with the current high cost of living, that helps me a lot to reduce expenses. I pay for what I don't have and it makes up for it. Really, it helps me a lot. I often replace the oil with shea butter, it's very good. We're taking it easy, because my husband is retired.

Added to these strategies is a more worrying phenomenon: children dropping out of school. To meet expenses, some households transform children into economic agents. They are placed as servants or street sellers in order to contribute to family expenses. These households believe that the food issue takes precedence over schooling.

Support granted to women

With the aim of promoting small business in Dédougou, support of several types is offered to traders. The survey reveals, however, that the majority of respondents, i.e. 73.07%, do not benefit from any support. According to the results collected, small business is an activity not recorded in the tax service register. This is an activity without guarantee, particularly vulnerable to the crisis. Women traders do not have support from the state. Furthermore, the low level of education means that they do not master the mechanisms for accessing credit. For some, support can only be granted on condition of belonging to an association. Within the same group, it is generally educated women who are favored, while most of the respondents are not educated. A respondent (married, 62 years old, Bwa, illiterate, condiments) states:

> Help? A third person? No, I have never received support from anyone else. We can get credit or help when we are in a group, because often, when they come to help people, they require that we be in a group. But often, when you don't have the means, you can take and work with it.

Women must also have prior guarantee to benefit from support. This guarantee is seen as a source of motivation on which financial institutions rely to finance their activities. However, many women struggle to raise even the start-up capital.

On the other hand, 22.31% and 4.62% of non-respondents declare having benefited from support of various kinds (financial or material). Only 6.16% claim to have benefited from a financial donation. The beneficiaries are generally women in associations. K. S. (married, Mossi, Muslim, illiterate, condiments) states:

> As we have a group, we go with the group paper; If we go there with the group's paper, they will give us the money, the amount we want. There are some who take 100,000 F, others 200,000 F, and others 500,000 F. But someone can also take 1,000,000 F, because I myself, sitting there, can take 1,000,000 F.

Material support also primarily benefits women's associations. Training is offered to women, backed by certificates. A respondent, A. S., named (S T M S), testifies:

> We are used to receiving help, it's a lot in fact. The help that is there is for those who are there. Otherwise, we received a lot. We had certificates from the Chamber of Commerce; the majority are training courses.

Finally, some traders mention family support. Having neither personal start-up capital nor bank loans, they turn to help from their spouses, children or relatives. Mrs. D. (married, 46 years old, Marka, Catholic, primary school, condiments) testifies:

> Good ! I can say that it's my husband who helps me, otherwise by now I would have already closed. Often, he pays the electricity bill and I pay the rent. Yes, he's the one who helps me in case of difficulties so that I don't close the fish market

Discussion

The results of this study, analysed in light of the scientific literature on women's informal trade and the impact of terrorism on local economies, provide a better understanding of the mechanisms by which insecurity affects women's economic activities and their adaptation strategies.

Profile and economic integration of women in the informal sector

The results of this study are a continuation of the work which recognizes women's small businesses as a pillar of food security and household subsistence. Brenton et al. (2011) show that women's small businesses contribute decisively to food security. Commercial activities constitute the main sources of household income, and 80% of women are present there. In the same vein, Akinboade (2005)) maintains that the majority of self-employed women engage in small business because they feel they have to provide for their children and other family members. In Kenya, 85% of married women traders reported being responsible for meeting the family's food needs, with the percentage being 78% for clothing, 35% for rent and 25% for school fees. These results in other contexts are similar to those of our investigation. Indeed, in Dédougou, 83.08% of married women engaged in commerce devote most of their income to supporting the family. De Vreyer and Roubaud (2013) confirm this feminization by showing that the informal sector appears to be the most feminized in West Africa, with 53% of activities. For an author like Robertson et al. (1998), Women's entrepreneurial activities in local markets are, according to them, often linked to the domestic domain or constitute an extension of it, selling prepared foods, agricultural products, handicrafts, clothing, cosmetics and small furniture. Women appear to be a marketing agent par excellence for local products (collection, processing, distribution of food products, marketing of fish and conservation of fishing products). These findings are consistent with the profile of our respondents, whose dominant activities relate to the sale of condiments (62.30%), bread (13.08%), cereals (11.54%) and catering

(8.46%), all activities directly linked to the domestic sphere. The low level of education observed in our sample (46.92% illiterate) confirms the analyzes showing that the informal sector generally welcomes women with a low level of formal education. This characteristic constitutes a structural factor limiting their access to formal economic opportunities and institutional support mechanisms.

Supply challenges and the restructuring of commercial circuits

The impact of terrorism on supply circuits observed in Dédougou illustrates what Frey et al. (2007) refer to as the "disarticulation of the agri-food sectors". These authors identify four main mechanisms by which terrorism affects the economy, namely the destruction of infrastructure and the loss of human capital, the reduction of foreign direct investment and tourism, the distortion of consumption and investment behaviour, and the increase in security measures weighing on foreign trade. Terrorism breaks the links in the chain (producer, transporter, wholesaler, retailer) at different points, leading to a contraction of supply and an increase in intermediate costs. The increased dependence on local wholesalers illustrates a fall back on short local circuits as an adaptation mechanism. This forced reconfiguration of supply circuits reduces the commercial autonomy of women who, previously, could obtain supplies directly from the producing villages at more advantageous prices. The loss of this direct access to production areas constitutes a major economic vulnerability. The multi-activity observed among certain traders is not only an economic calculation but a risk-pooling strategy theorized in the literature on African informal economies (Guérin, 2011; Servet, 2006). Each activity opens a different market (millet is seasonal, coal is daily, watermelon is punctual) and smoothes income in the face of uncertainty. It is a form of anticipatory rather than reactive resilience.

Impact on income, consumption and market dynamics

The 70.66% drop in customers observed since the start of the security crisis confirms macroeconomic analyzes of the impact of terrorism. Habboul (2023) notes that the rate of economic growth fell to 2.7% in 2022 in Burkina Faso, compared to 6.9% in 2021, due in particular to terrorist attacks. Inflation jumped to 14.6% in 2022. This contraction in demand combines two distinct effects. We observe a negative income effect linked to the impoverishment of displaced and resident households, and a substitution effect where IDPs who become traders capture part of the existing clientele. In the same perspective, Gaibulloev and Sandler (2009) estimate, from a sample of 35 Asian developing countries, that each additional terrorist attack reduces the rate of economic growth by approximately 1.4%. These conclusions confirm the greater economic vulnerability of countries whose economies are not very diversified, which translates locally into a compression of purchasing power. Sandler and Enders (2008) develop the theory of substitution effects in the economics of terrorism. For this author, when a sector is made inaccessible such as rural trade with villages under terrorist threat, the actors do not disappear, they redirect towards other sectors or other territories, thus saturating parallel markets. This model perfectly illuminates the dynamics observed at Dédougou. Rural women traders become urban, saturating the city market. The massive arrival of internally displaced people has increased the number of traders selling the same products, explaining the slowness of the market and the drop in income. However, immediate subsistence goods (hot meals, drinks, basic condiments, dolo) benefit from a captive clientele increased by the influx of IDPs, while goods with long circulation (delivered bread, pottery, fish) see their market shrunk by the closure of villages. Here we join the analysis by Abidin and Sekrafi (2020) on the cross-sectoral substitution effects of terrorism, which establish a relationship between the expansion of the informal economy, terrorism and the increase in public debt.

Price inflation and consumption strategies

The inflation observed on commercial products (the bag of onions increasing from 15,000 F to 60,000 F, the bag of eggplant from 10,000 F to 15,000 F) illustrates the economic law of scarcity. The rarer the product, the more its value increases. This rarity results from the combination of two factors. Insecurity which limits access to production areas and climatic hazards which reduce agricultural yields. According to Boulif and Souaré (2009), in most countries of the African Sahel, undernutrition already existed in excess of 10%. For the many households living below the poverty line, food expenses represent two-thirds of income. In the current state of the food crisis, this means new pressure on these households, leading to great vulnerability and creating enormous family tensions.

The clients' adaptation strategies (modification of eating habits, removal of non-essential condiments, creation of small family gardens) correspond to the survival mechanisms identified by Tengueri (2019) in his thesis. From his study, it appears that the population is reducing the quality and quantity of food, reducing the number of meal preparations, priority given to children, and increased participation of women in household expenses. Furthermore, we are witnessing children dropping out of school to become economic agents, which is a worrying phenomenon. Going in this direction, Unicef (2019) shows that the Sahelian security crises lead to gendered dropout of schooling. Girls are removed from school earlier than boys, either for economic reasons (placement as domestic servants), or for security reasons (risk on the journey), or for matrimonial reasons (early marriages). This dropout in turn fuels the intergenerational reproduction of female illiteracy in informal commerce.

Resilience strategies and solidarity mechanisms

The resilience strategies observed in Dédougou (tontines, multi-activity, interpersonal credit, marital support) illustrate what Nsabimana (2021) referred to as "resilience to social shocks" in the informal sector. The tontine, in particular, represents a form of informal financial institution that compensates for the failures of the formal banking system. In the context of a security crisis, it fulfills three analytically distinct functions: a forced savings function allowing the creation of reinvestment capital; a mutual insurance function in the face of economic shocks (loss of goods, drop in income); and a function of social bond and community cohesion which reinforces the trust necessary for commercial exchanges. Guérin (2011) shows, based on work in West Africa and India, that poor women mobilize a plurality of informal financial circuits (tontines, interpersonal credit, "trust") that are often more effective than formal microfinance in smoothing out shocks. She underlines that the risk of formal microfinance is to commodify and weaken these informal networks when it replaces them without understanding them.

Limitations of access to institutional supports

The fact that 73.07% of traders do not benefit from any support reveals a double structural vulnerability. First, the non-legal recognition of the informal sector excludes it from formal economic aid schemes; then, in the context of a security crisis, public resources are mobilized as a priority for military spending to the detriment of social and economic policies. Abidn and Sekrafi (2020) also establish a link between the expansion of terrorism, the reduction of tax revenues and the worsening of public debt, a vicious circle which structurally reduces the capacity of the State to support vulnerable economic actors. From Sardan (2007) distinguishes between "official standards" (formal rules of States and NGOs) and "practical standards" actually mobilized by the actors. Access to financial support in Dédougou ("you need a group, a project, a guarantee") illustrates the distance between the official standards of NGOs and the practical standards of illiterate traders. This gap structurally explains the low rate of beneficiaries. Brenton et al. (2011), in their study of women's business in the Great Lakes region, report that start-up capital is very low (less than $50) and usually comes from the family. Few traders receive loans from a financial institution. The vast majority of traders (95%) want to invest and grow their business, but the conditions that currently prevail and the lack of financing are perceived constraints. Masinjila (2009) confirms that the lack of access to financial capital is a major problem faced by women, mainly linked to the fact that they do not have the guarantees required by banking institutions. Around 44% of women involved in cross-border trade between Rwanda and Burundi experience this problem. Most women entrepreneurs cannot obtain bank loans and must raise the capital they need themselves, often by soliciting funds from their spouses or relatives. (Quachey, 1999). This dependence on family support, observed in our study, reveals both a vulnerability (lack of complete financial autonomy) and a resource (marital and family solidarity).

Conclusion

This study made it possible to analyse the mechanisms by which the security crisis affects the commercial activities of women in the city of Dédougou and to identify the resilience strategies developed by these economic actors in the face of adversity. Three major findings emerge from this research. Terrorism has profoundly disrupted supply circuits and restructured market dynamics. Insecurity has made production areas inaccessible, forcing traders to rely on local wholesalers and abandon direct channels which allowed them to obtain advantageous prices. At the same time, the massive arrival of internally displaced people saturated the urban market. Then, the crisis generated widespread inflation of commercial products, resulting from the combination of scarcity linked to insecurity and climatic hazards. This increase in prices has considerably reduced the purchasing power of households, forcing consumers to change their eating habits, to give up certain non-essential condiments, and to develop alternatives such as small allotment gardens. Profits of traders have fallen, making it difficult to save and invest, and some families have been forced to take their children out of school to become economic agents. However, the traders demonstrated a remarkable capacity for resilience by mobilizing various adaptation strategies. Tontines constitute the most widely used solidarity mechanism, enabling savings, access to credit and the maintenance of social cohesion. Multi-activity, supply on credit via knowledge networks, family and marital support, and the use of savings built up before the crisis are all strategies that allow traders to continue their activities despite adversity.

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